



A Life Insurance Solution: The Term Rider Advantage

Stacking term coverage can help you purchase the right amount of protection for the right length of time and may be the most cost-effective way to buy insurance



Olivia is 35 years old and works full-time with her husband to provide for their two young children. She wants to protect her family's income with life insurance coverage, in the event she's no longer around to take care of them.

With the help of an advisor, Olivia determines that she now needs about \$1 million of coverage to help pay the mortgage, expenses and college tuition.

In 20 years, her protection needs will be reduced significantly. Both of her children will be out of college and the mortgage paid off, however, she still wants to cover her income and debt through her working years, as well as pay for funeral expenses.

What are the most affordable coverage options for Olivia and her family?

Term life insurance can be purchased in periods of 10 to 40 years and is usually a very budget-friendly option. Insurance is not a one-size-fits-all solution and one of the ways to customize coverage is by taking advantage of Term Riders.

- A Term Rider (one or multiple) can be stacked on top of a base term policy for 10, 15 or 20 years.
- Term Riders will automatically drop off at the end of the additional insurance rider coverage period.
- When a Term Rider expires, the premium due and total coverage will be reduced by the Term Rider amount.

Term Rider Solution:

\$1 million of customizable coverage



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| \$1,083 | 40 Year Base \$337 20 Year Rider \$225 Total \$562 |
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Annual premiums rounded to nearest whole dollar and based on female, age 35, best health class

- 1 Purchase \$1 million of 40-year OPTerm coverage but keep paying for more coverage than needed after 20 years.
- 2 Purchase \$250k of 40-year OPTerm coverage as a base policy, add a \$750k, 20-year term rider for \$1 million total coverage.

\$521 annual premium savings with the Term Rider option!

Interested in customizing your life insurance coverage?
 Find out if a term rider solution may be right for you.

Let's talk. Give me a call today



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